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Application No.: 09/788,646  
Attorney Docket No. 52493.000127

REMARKS

Claims 1-53 are pending in the application. As set forth in the Office Action, claims 4, 5, 6, 9, 10, 11, 15, 17-20, 25, 26, 27, 31-34, and 36-52 are withdrawn from further consideration as being drawn to a non-elected species/invention. By this Amendment, claims 1 and 21 are amended and claim 53 is added to recite further novel features of the invention.

Claims 1 and 21 are amended for clarity, and to further recite details of the invention so as to expedite prosecution of the present application. No new matter has been introduced by this Amendment. Support for the amendments may be found in the application in paragraphs 34, 35, 37 and 38, for example (with reference to the paragraph numbering of the published patent application)

Reconsideration and allowance in view of the following remarks are respectfully requested.

A. The Interview of July 10, 2006

Applicant's representative, James Miner, appreciates the courtesies extended by Examiner Fischetti in the telephone conference of July 10, 2006. In the telephone conference, various aspects of the claimed invention, the disclosed invention and the applied art to Priceline.com were discussed. Proposed amendments to the independent claims were also discussed. The substance of the Interview is further discussed below.

B. The 35 U.S.C. §102 Rejection Based on Priceline.com

In the Office Action, claims 1 and 21 are rejected under 35 U.S.C. 102(a)/(b) as being anticipated by www.Priceline.com (hereinafter "Priceline.com"). This rejection is respectfully traversed.

The Office Action asserts that Priceline.com discloses a method for providing sales-

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related data over a network comprising the steps of: receiving a request for sales-related data from a user at a broker address (broker address is read as www.priceline.com and request is the I want a hotel room -A); accessing broker information from a broker information database based on the broker address (priceline database is accessed by priceline.com page); displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user (broker information is read as the Pricebreakers portion and the subsequent information is read as check-in check out dates fields; receiving request-related information from the user (read as the transmission of the check-in check out dates); and generating the sales-related data based on the received request-related information (sales related data is read as the listings on page C answering the requirements of page B).

Applicant respectfully submits that Priceline.com fails to teach or suggest the claimed invention, as recited in claim 1. Claim 1 is set forth above. Claim 1 is directed to a method for providing state specific sales-related data relating to insurance, over a network, the sales related data being forwarded from a supplier to a broker and being customized for the broker. Claim 1 recites various particulars relating to the processing of a request for sales-related data.

In particular, claim 1 recites the features of receiving, at a supplier, a request for sales-related data from a user associated with a broker, the request for sales related data input from a broker network address of the broker, the broker network address being utilized by the user to submit the request for sales-related data. In conjunction with various other processing, claim 1 also recites accessing broker information from a broker information database based on the broker address.

Applicant respectfully submits that Priceline.com fails to teach or suggest the claimed manner in which a broker network address is utilized and the interrelationship of such use vis-à-

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vis the customer and the access of data. Specifically, the Office Action appears to be interpreting the Priceline.com document such that "the broker address is read as www.priceline.com." However, in contrast to Priceline.com, claim 1 recites "accessing broker information from a broker information database based on the broker network address" in the context of the other claimed features. Priceline.com fails to teach or suggest such utilization of the broker network address. Quite simply, www.priceline.com is the address of the web page. Applicant submits that no access to information is effected (by Priceline.com) based on such web address, i.e., so as to teach or suggest the features of claim 1. Further, Applicant submits that the other features of claim 1, including features added by this Amendment, further distinguish claim 1 over the Priceline.com document.

Accordingly, it is respectfully submitted that claim 1 defines patentable subject matter for at least the reasons set forth above. Further, it is submitted that independent claim 21 defines patentable subject matter for reasons similar to those set forth with respect to claim 1.

Further, as discussed below regarding the 35 U.S.C. §103, the various dependent claims define patentable subject matter based on their various dependencies on the independent claims, as well as the additional features such dependent claims recite. Withdrawal of the rejection under 35 U.S.C. §102 is respectfully requested.

C. The 35 U.S.C. §103 Rejection Based on Priceline.com and Miller

In the Office Action, claims 1-3, 7, 8, 12, 13, 14, 16, 21-24, 28, 29, 30, 35 are rejected under 35 U.S.C. 103(a) as being unpatentable over Priceline.com in view of U.S. Patent to Miller et al (Miller). This rejection is respectfully traversed.

The Office Action asserts that Priceline.com discloses the invention as set forth above but does not disclose asking the user to select the user's state of residence; and receiving the user's

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state of residence selection, wherein the step of generating the sales-related data includes the sub-step of determining the sales-related data to generate based on the user's state of residence selection. The Office Action reflects, however, Miller does disclose state based rule sets see table 2 wherein depending upon the state of residence a given endorsement clause is generated.

The Office Action concludes that it would be obvious to modify the system in Polizzi to include the state based rules of Miller because the feature of Polizzi of setting channels to maintain information on given state insurance standards would motivate the user to use this a way of updating the table 2. The Office Action asserts the state in which a the broker is licensed to business would obviously need to be a requirement to issue policies in a given area. The Office Action notes that state laws all require businesses to register with the secretary of state to do business in that state.

In response, Applicant respectfully submits that the rejection is deficient. The Office Action refers to Polizzi, and indeed, appears to rely on the particulars of Polizzi in the basis of the rejection. However, Polizzi is of course not being relied upon in the 35 U.S.C. §103 rejection. As a result, Applicant submits that the basis of the rejection is deficient.

On page 4, the Office Action sets forth various assertions relating to the dependent claims. Applicant submits that even if such assertions were valid, which such is not admitted, such would still fail to cure the deficiencies of the applied art vis-à-vis claim 1, as discussed above. Also, it is not clear, nor even alleged in the Office Action, how such asserted known teachings are to be combined with the teachings of Priceline.com and/or Miller. Clarification of the 35 U.S.C. §103 rejection is requested.

Applicant respectfully submits that claims 1 and 21 are allowable at least for the reasons set forth above. Further, the various dependent claims are allowable based on their dependency

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on the independent claims, as well as for the additional subject matter such dependent claims recite.

For example, the Examiner is requested to consider claim 3. Claim 3 recites receiving a request from the user to send an email to a broker; transmitting an email to a first email address of the broker if the user's state of residence selection corresponds to a state in which the broker is licensed to do business; and transmitting an email to a second email address of the broker if the user's state of residence selection does not correspond to a state in which the broker is licensed to do business. Thus, such claim 3 recites particulars relating to processing associated with the user's and broker's associated state.

In addressing such claim, the Office Action asserts that official notice is taken regarding the old use of e-mails to notify a party as to the status of an order and the practice of sending to one address if the status is one way and to another address if the status is another way, see e.g. voting by phone. Applicant respectfully submits that such general teachings fully fail to teach claim 3. Claim 3 does not generally recite so-called "or-else" decisioning relating to e-mails. Claim 3 recites particulars relating to processing associated with the user's and broker's associated state. Priceline.com and Miller, either alone or in combination, fail to teach or suggest such particulars.

Further relating to the Office Action assertions as to claim 3 (Office Action, page 4, lines 11-13), Applicant does not understand how the Office Action even proposes to combine Priceline.com or Miller with the stated official notice teaching. The Examiner is respectfully requested to clarify such analysis.

The rejection of the other dependent claims are traversed at least based on the deficiencies discussed above. Miller fails to cure the deficiencies of Priceline.com, as described

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above. Withdrawal of the 35 U.S.C. §103 rejection is respectfully requested.

D. Conclusion

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and prompt allowance of the claims are respectfully solicited.

Applicant believes that no fees are necessary in connection with the filing of this document. In the event any fees are necessary, please charge or credit any such fees, including fees for any extensions of time, to the undersigned's Deposit Account No. 50-0206.

The Examiner is respectfully requested to call Applicant's undersigned representative at the telephone number below if any assistance might be provided to the Examiner in the examination of the application.

Respectfully submitted,

HUNTON & WILLIAMS

Date: September 14, 2006

By:

  
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